

FLORIDA BUSINESS BANCGROUP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2805432	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$483	\$622	28.8%		
Loans	\$275	\$325	18.3%		
Construction & development	\$45	\$46	1.3%		
Closed-end 1-4 family residential	\$30	\$47	57.7%		
Home equity	\$8	\$12	45.8%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	-1.0%		
Commercial & Industrial	\$42	\$42	-0.1%		
Commercial real estate	\$131	\$156	19.7%		
Unused commitments	\$33	\$38	17.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$125	\$132	5.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$27	\$25	-8.4%		
Cash & balances due	\$22	\$84	278.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$441	\$564	27.9%		
Deposits	\$409	\$535	30.8%		
Total other borrowings	\$30	\$26	-12.7%		
FHLB advances	\$25	\$22	-12.0%		
Equity					
Equity capital at quarter end	\$43	\$59	37.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$15	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	9.1%	--		
Tier 1 risk based capital ratio	12.1%	14.3%	--		
Total risk based capital ratio	13.3%	15.5%	--		
Return on equity ¹	-35.9%	3.7%	--		
Return on assets ¹	-3.1%	0.4%	--		
Net interest margin ¹	3.0%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	132.0%	26.9%	--		
Loss provision to net charge-offs (qtr)	147.3%	108.2%	--		
Net charge-offs to average loans and leases ¹	6.5%	7.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.1%	13.5%	5.7%	0.0%	--
Closed-end 1-4 family residential	8.6%	9.8%	3.2%	0.0%	--
Home equity	0.0%	0.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.2%	0.0%	0.0%	--
Commercial & Industrial	0.1%	2.0%	0.8%	0.4%	--
Commercial real estate	0.4%	4.4%	0.2%	1.2%	--
Total loans	2.8%	5.8%	1.6%	1.9%	--